



Position: Credit Analyst

Location: Any Stride Branch

About Stride Credit Union

Stride Credit Union is a co-operative financial institution, operating in the best interests of our members and our communities. Because we are locally owned and operated by members, servicing the needs of these members and potential members is our #1 priority.

Operating across eight communities in the Central Plains region; Neepawa, Glenella, Austin, Gladstone, MacGregor, Oakville, Plumas and Portage la Prairie we offer a comprehensive line of financial products and services for any and every kind of member. Our primary objective is to provide friendly, personalized, innovative financial services with fair pricing to our members at all times.

What's the Opportunity?

The Credit Analyst is responsible for assisting in evaluating the effectiveness of branch lending activities and recommending initiatives to improve lending portfolios and risk management adherence.

What you'll get to do:

- Monitor branch lending activities to maximize portfolio performance including ensuring credit granting is objectively evaluated, documented, and secured as well as compliant with all relevant policy and procedure, legislation, and program requirements
- Review loan applications and related documents for new loans, renewals, loan payment skips and substitutions of security, etc. as required based on policy and lending limits
- Work with managers to address member challenges and facility improvements to member's financial well-being.
- Prepare and approve credit applications within approved lending limits
- Provide recommendations on credit policy and procedure amendments and/or additions/deletions as required
- Provide support for credit recovery, delinquency management, and overdraft management
- Participate in continuous process improvement within both credit and collections areas

Qualifications

- 4-6 years of job-related lending or credit experience
- Two years post-secondary education, or a combination of education and experience
- Credit Union experience is an asset

Why join Stride Credit Union?

We offer an engaging work environment where creativity and autonomy are valued. You will receive a significant total compensation package including a competitive salary, eligibility for variable compensation and a matched pension plan. You will also receive additional benefits, such as:

- Extended health, dental and vision benefits
- Flexible work options, where available
- Employee banking benefits (including free chequing accounts, low interest credit card and bonus rates on deposit and lending products)
- Opportunities for professional development

If this sounds like something you are up for, we want to hear from you! Please submit your Resume and cover letter to careers@stridecu.ca. This posting will remain open until April 4th, 2023.